

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

LISTING OF CLAIMS:

1. (Currently Amended) A computer implemented method for providing an online collections services marketplace to assist Clients in identifying a Provider for collecting associated receivables, comprising the steps of:

subscribing with an online collections services system wherein a Client inputs profile data and wherein the Client is in search of a Provider for collecting receivables on behalf of the Client where the receivables are amounts owed to the Client as a result of extending credit to a third party;

providing information related to the receivables for collection through the online collections services system, wherein the online collections services system characterizes the receivables based on a combination of type of receivable, age of receivable and a likelihood of collecting the receivables where the receivables characterization is available to one or more Providers to enable the one or more Providers to quote competitive rates for collecting the receivables;

enabling the Client to select one of a plurality of options to identify one or more eligible Providers to collect the receivables, wherein the plurality of options comprises (1) a bidding process where the Client specifies a plurality of bidding participants to bid on the collection of the receivables and identifies ~~a single~~ the one or more Providers, (2) an optimization process where the Client specifies preference information and is presented with ~~a single~~ the one or more eligible Providers determined to be capable of providing an optimal return for the collection of

the receivables and (3) a manual process where the Client searches for a single the one or more eligible Providers based on search criteria;

enabling the Client to access provider rating data, wherein the provider rating data comprises historical and current performance data including a combination of number of dollars collected, number of dollars placed, age of receivable, and geographical location of the third party; and

selecting the a single Provider based at least in part on the one or more eligible Providers identified by the selected option to collect the receivables and the provider rating data.

2. (Previously Presented) The method of claim 1 wherein the bidding process enables the Client to submit a set of receivables for auction and specify limitations regarding the bidding process.

3. (Previously Presented) The method of claim 1 wherein the optimization process involves displaying one or more Providers able to provide an optimal return to the Client for selection.

4. (Previously Presented) The method of claim 1 wherein the manual process comprises a step of searching for one or more Providers based on Client defined characteristics wherein the Client initiates contact with the one or more Providers.

5. (Original) The method of claim 1 further comprising a step of utilizing Provider data in selecting one or more Providers wherein Provider data comprises one or more of Provider type, Provider qualification data, feedback data and efficiency rating data.

6. (Original) The method of claim 1 further comprising a step of dynamically rating the one or more selected Providers with respect to Provider performance in servicing receivables with one or more defined characteristics.

7. (Currently Amended) A computer implemented method for providing an online collections services marketplace to enable Providers to offer collection services to one or more Clients, comprising the steps of:

subscribing with an online collections services system wherein a Provider inputs Provider data wherein the Provider data is used to identify for a Client the Provider's ability to successfully collect receivables where the receivables are amounts owed to the Client as a result of extending credit to a third party;

viewing one or more receivable ratings associated with one or more Clients, wherein the receivable ratings indicate a characterization of the receivables based on a combination of type of receivable, age of receivable and a likelihood of collecting the receivables where the receivables characterization is available to one or more Providers to enable the one or more Providers to quote competitive rates for collecting the receivables;

providing a Client selection process wherein the Client selection process involves identifying a single Provider to collect the receivables, wherein the Client selects one of a plurality of options wherein the plurality of options comprises (1) a bidding process where the

Client specifies a plurality of bidding participants to bid on the collection of the receivables and identifies ~~a~~the single Provider, (2) an optimization process where the Client specifies preference information and is presented with ~~a~~the single Provider determined to be capable of providing an optimal return for the collection of the receivables and (3) a manual process where the Client searches for ~~a~~the single Provider based on search criteria;

enabling the Provider to access client rating data, wherein the client rating data comprises a combination of a size of the Client's business, number of Client's open accounts, an average age of Client's collections placement, and a percent of Client's placements collected, wherein the client rating data is used in part to identify one or more potential internal problems negatively impacting collection efforts; and

responding to a Client selecting the single Provider identified by at least one of the selected option to ~~for collecting~~ the receivables.

8. (Original) The method of claim 7 further comprising a step of participating in a bidding process where the Provider submits one or more bids for one or more sets of receivables for auction.

9. (Original) The method of claim 7 further comprising a step of viewing current bids of other participating bidders without revealing the identity of the other participating bidders.

10. (Original) The method of claim 7 further comprising a step of dynamically rating one or more Clients.

11. (Currently Amended) A computer implemented system for providing an online collections services marketplace to assist Clients in identifying one or more Providers for collecting associated receivables, comprising:

a subscription module for subscribing with an online collections services system wherein a Client inputs profile data and wherein the Client is in search of a Provider for collecting receivables on behalf of the Client where the receivables are amounts owed to the Client as a result of extending credit to a third party;

an input module for providing information related to the receivables for collection through the online collections services system, wherein the online collections services system characterizes the receivables based on a combination of type of receivable, age of receivable and a likelihood of collecting the receivable where the receivables characterization is available to one or more Providers to enable the one or more Providers to quote competitive rates for collecting the receivables; and

a provider rating module for enabling the Client to access provider rating data, wherein the provider rating data comprises historical and current performance data including a combination of number of dollars collected, number of dollars placed, age of receivable, and geographical location of the third party; and

a selection module for enabling the Client to select one of a plurality of options to identify one or more eligible Providers to collect the receivables, wherein the plurality of options comprises (1) a bidding process where the Client specifies a plurality of bidding participants to bid on the collection of the receivables and identifies a single the one or more eligible Providers, (2) an optimization process where the Client specifies preference information and is presented with a single the one or more eligible Providers determined to be capable of providing an optimal

return for the collection of the receivables and (3) a manual process where the Client searches for ~~a single~~ the one or more eligible Providers based on search criteria and wherein the Client selects ~~the a single Provider~~ based at least in part on the one or more eligible providers identified by the selected option to collect the receivables and the provider rating data.

12. (Previously Presented) The system of claim 11 wherein the placement option comprises a bidding module for enabling the Client to submit a set of receivables for auction and specify limitations regarding the bidding process.

13. (Previously Presented) The system of claim 11 wherein the optimization process involves displaying one or more Providers able to provide an optimal return to the Client for selection.

14. (Previously Presented) The system of claim 11 wherein the manual process involves searching for one or more Providers based on Client defined characteristics wherein the Client initiates contact with the one or more Providers.

15. (Original) The system of claim 11 further comprising a utilization module for utilizing Provider data in selecting one or more Providers wherein Provider data comprises one or more of Provider type, Provider qualification data, feedback data and efficiency rating data.

16. (Original) The system of claim 11 further comprising a feedback module for dynamically rating the one or more selected Providers with respect to Provider performance in servicing receivables with one or more defined characteristics.

17. (Currently Amended) A computer implemented system for providing an online collections services marketplace to enable Providers to offer collection services to one or more Clients, comprising:

a subscription module for subscribing with an online collections services system wherein a Provider inputs Provider data wherein the Provider data is used to identify for a Client the Provider's ability to successfully collect receivables where the receivables are amounts owed to the Client as a result of extending credit to a third party;

a ratings module for viewing one or more receivable ratings associated with one or more Clients, wherein the receivables ratings indicate a characterization of the receivables based on a combination of type of receivable, age of receivable and a likelihood of collecting the receivable where the receivables characterization is available to one or more Providers to enable the one or more Providers to quote competitive rates for collecting the receivables;

a selection module for providing a Client selection process wherein the Client selection process involves identifying a single Provider to collect the receivables wherein the Client selects one of a plurality of options wherein the plurality of options comprises (1) a bidding process where the Client specifies a plurality of bidding participants to bid on the collection of the receivables and identifies ~~a~~the single Provider, (2) an optimization process where the Client specifies preference information and is presented with ~~a~~the single Provider determined to be

capable of providing an optimal return for the collection of the receivables and (3) a manual process where the Client searches for ~~a~~the single Provider based on search criteria;

a client rating module for enabling the Provider to access client rating data, wherein the client rating data comprises a combination of a size of the Client's business, number of Client's open accounts, an average age of Client's collections placement, and a percent of Client's placements collected, wherein the client rating data is used in part to identify one or more potential internal problems negatively impacting collection efforts; and

a determination module for responding to a Client selecting ~~the~~ the single Provider identified by at least one of the selected option to ~~for~~ collecting the receivables.

18. (Original) The system of claim 17 further comprising a bidding module for participating in a bidding process where the Provider submits one or more bids for one or more sets of receivables for auction.

19. (Original) The system of claim 17 further comprising a display for viewing current bids of other participating bidders without revealing the identity of the other participating bidders.

20. (Original) The system of claim 17 further comprising a feedback module for dynamically rating one or more Clients.